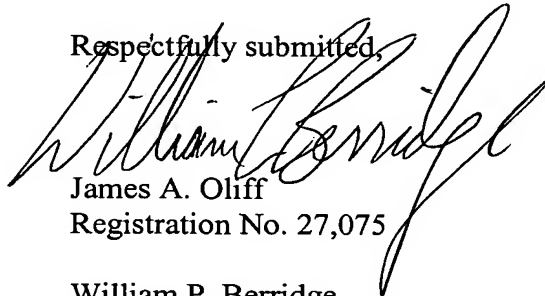


**REMARKS**

Claims 1 - 30 are pending in this application. By this Amendment, the claims and abstract are amended to eliminate multiple dependencies and reference numbers. Prompt and favorable consideration on the merits is respectfully requested.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



James A. Oliff  
Registration No. 27,075

William P. Berridge  
Registration No. 30,024

JAO:WPB/emt

Attachment:

Abstract

Date: June 13, 2006

**OLIFF & BERRIDGE, PLC**  
**P.O. Box 19928**  
**Alexandria, Virginia 22320**  
**Telephone: (703) 836-6400**

**DEPOSIT ACCOUNT USE  
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